

## Small Business Online Banking

As a business owner, time is one of your most valuable commodities. No matter what you do, you never seem to have enough of it. We can help. MemberDirect Small Business Banking is online banking the way it was meant to be—smart, simple, and seamless.

Along with common banking functions such as bill payments and transfers, MemberDirect Small Business Banking allows you to:

- Consolidate your business and personal accounts to one easy login!
- Multiple user access – grant access and permission to authorized users for specific tasks even if they are not account signers.
- Create, email, and request money with your own custom invoices using the added feature of Small Business Invoicing.

In addition to small business online banking, First Credit Union offers a full range of commercial services including:

- Wealth Management
- Commercial Mortgages
- Commercial Term Loans
- Operating Lines of Credit
- Merchant Payment Services
- Business Visa
- Term Deposits
- Small Business Invoicing

**Powell River**  
4721 Joyce Ave  
Powell River, BC  
V8A 3B5  
604-485-6206  
1-800-393-6733

**Cumberland**  
2717 Dunsmuir Ave  
PO Box 138  
Cumberland, BC  
V0R 1S0  
250-336-2272  
1-855-336-2205

**Courtenay**  
14 – 1599 Cliffe Ave  
Courtenay, BC  
V9N 2K6  
250-336-0905  
1-866-336-0905

**Union Bay**  
313 McLeod Road  
PO Box 158  
Union Bay, BC  
V0R 3B0  
250-335-2122  
1-800-377-2455

**Bowser**  
101-6996 W Island Hwy  
PO Box 83  
Bowser, BC  
V0R 1G0  
250-757-8146  
1-800-377-2455

**Hornby Island**  
2115 Sollans Road  
PO Box 2  
Hornby Island, BC  
V0R 1Z0  
250-335-2326  
1-800-377-2455

**Texada Island**  
2021 Legion Road  
PO Box 268  
Van Anda, BC  
V0N 3K0  
604-486-7851  
1-800-361-9933

**Bowen Island**  
106-996 Dorman Road  
PO Box 190  
Bowen Island, BC  
V0N 1G0  
604-947-2022  
1-866-947-2022

**firstcu.ca**



## Business Accounts



At First Credit Union we know that operating a business is more than a full-time job.

Our wide range of services and account packages make banking easier so you can invest your time and energy where it's needed most.



First Credit Union members have access to thousands of surcharge-free ATMs across Canada

**PAY AS YOU GO:** Free or a low monthly charge with pay-as-you go fees makes these accounts ideal for members who have low transactions.

**E-BUSINESS:** For members who prefer to do their business banking online. With a low monthly fee, it includes 30 free electronic transactions and unlimited electronic bill payments & electronic deposits.

**PREMIUM, CLASSIC, ADVANTAGE:** Chequing accounts that include unlimited internal transfers, bill

payments, and night, ATM & electronic deposits. The only thing left to decide is the number of free monthly transactions that works best for your business.

**PLUS:** With all the benefits of our chequing accounts plus free e-transfers and 100 free monthly transactions, this comprehensive account has everything a business could need.

	PAY AS YOU GO		BUSINESS CHEQUING ACCOUNTS				
	First Chequing <sup>~</sup>	First Savings	e-Business	Premium	Classic	Advantage	Plus
<b>INTEREST</b>	No	Yes*	No	No	No	No	No
<b>MONTHLY FEE</b>	\$6.00	Free	\$10.00	\$12.00	\$24.00	\$35.00	\$50.00
<b>PAPER STATEMENT FEE</b>	\$2.00	Free	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
<b>FREE MONTHLY TRANSACTION LIMIT</b>	0	0	30 Self Serve	15	40	65	100
<b>AFTER LIMIT REACHED: DEPOSIT – FULL SERVE</b>	\$1.00		\$1.50	\$1.00			
<b>DEPOSIT – SELF SERVE</b>	Free		Free	Free			
<b>TRANSFER – FULL SERVE</b>	Free		\$1.50	Free			
<b>TRANSFER – SELF SERVE</b>	Free		Free	Free			
<b>WITHDRAWAL</b>	\$1.00		\$1.50	\$1.00			
<b>CHEQUE<sup>®</sup>/POINT OF SALE/ PRE AUTH DEBIT/CU ATM</b>	\$1.00		\$1.00	\$1.00			
<b>NIGHT DEPOSIT</b>	\$1.00		\$1.00	Free			
<b>BILL PAYMENT</b>	\$1.25		Free <sup>~</sup>	Free			
<b>INTERAC<sup>®</sup> E-TRANSFER: SEND/REQUEST</b>	Free	Free	Free	Free	Free	Free	Free

\*Interest is calculated based on closing daily balance

<sup>~</sup>Only applies to chequing accounts  
<sup>~</sup> Full serve bill payment \$1.25 fee

Full serve = Assisted transaction  
Self Serve = Online or mobile banking

<sup>~</sup>Available in US funds  
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All deposits are fully guaranteed. Protection provided by the Credit Union Deposit Insurance Corporation of British Columbia.